

Information to identify the case:

Debtor 1	Sharon L. McNeal-Silnicki	Social Security number or ITIN xxx-xx-1753
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-11614-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon L. McNeal-Silnicki
aka Sharon L. McNeal

2/29/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Sharon L. McNeal-Silnicki

Debtor

Case No. 19-11614-JNP

Chapter 13

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Feb 29, 2024

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db	Sharon L. McNeal-Silnicki, 1043 Route 47 S, Rio Grande, NJ 08242-1507
aty	+ Matthew Fissel, Brock and Scott, PLLC, 302 Fellowship Road, Mount Laurel, NJ 08054-1218
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517989338	DeLasotta, Fernando MD, PO Box 385, Linwood, NJ 08221-0385
518133035	+ J.G. Wentworth Home Lending, LLC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517989341	JG Wentworth Home Lending, PO Box 77404, Ewing, NJ 08628-6404
519344257	+ Matthew Fissel, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Mount Laurel, NJ 08054-1218
517989346	National Processing, 4132 S Rainbow Blvd # 388, Las Vegas, NV 89103-3106
517989350	+ Panther Medical, 935 Highway 34 Ste B, Matawan, NJ 07747-3282
518601162	+ Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518757368	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518757369	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc successor in interest to Gateway,One
517992396	Steven Silnicki, 1043 Route 47 S, Rio Grande, NJ 08242-1507
517989356	Tricare Medical Transportation, 825 Noahs Rd, Pleasantville, NJ 08232-4227

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 29 2024 21:21:00	Freedom Mortgage Corporation, Attn: BK Dept., 10500 Kincaid Drive, Fishers, IN 46037-9764
517989334	^ MEBN	Feb 29 2024 21:16:24	APEX Asset Management, PO Box 5407, Lancaster, PA 17606-5407
517989333	Email/Text: kristin.villneuve@allianceoneinc.com	Feb 29 2024 21:20:00	Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
517989335	EDI: WFNNB.COM	Mar 01 2024 01:57:00	Boscov's/Comenity Cap Bank, Bankruptcy Dept, PO Box 183043, Columbus, OH 43218-3043
517989336	Email/Text: lriley@caperegional.com	Feb 29 2024 21:21:00	Cape Regional Medical Center, Attn: Billing Dept, 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138
517989337	EDI: CAPITALONE.COM	Mar 01 2024 01:57:00	Capital One Bank (USA), N.A., PO Box 30258, Salt Lake City, UT 84130-0258

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Feb 29, 2024

Form ID: 3180W

Total Noticed: 41

518045075	+ EDI: AIS.COM	Mar 01 2024 01:57:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518618827	Email/Text: Bankruptcy@Freedommortgage.com	Feb 29 2024 21:21:00	FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485
518618828	Email/Text: Bankruptcy@Freedommortgage.com	Feb 29 2024 21:21:00	FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485, FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485
519344258	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 29 2024 21:21:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
517989340	EDI: IRS.COM	Mar 01 2024 01:57:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518158726	+ Email/Text: BKelectronicnotices@cenlar.com	Feb 29 2024 21:21:00	J.G. Wentworth Home Lending, LLC., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517989343	Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 21:19:47	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
518068247	Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 21:19:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517989344	+ Email/Text: BKNotice@ldvlaw.com	Feb 29 2024 21:21:00	Lyons,Doughty & Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239
517989345	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 29 2024 21:22:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518065101	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 29 2024 21:22:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517989348	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 29 2024 21:20:00	NJ EZ Pass, PO Box 4972, Trenton, NJ 08650-4972
517989349	EDI: PARALONMEDCREDIT	Mar 01 2024 01:57:00	NPAS Inc, PO Box 99400, Louisville, KY 40269-0400
517989347	Email/Text: paula.tilley@nrsagency.com	Feb 29 2024 21:20:00	Nationwide Recovery Services, 545 Inman St E, Cleveland, TN 37311-6248
517989351	^ MEBN	Feb 29 2024 21:14:29	Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844
517989352	Email/Text: info@bolderhealthcare.com	Feb 29 2024 21:21:00	Receivables Outsourcing LLC, PO Box 549, Timonium, MD 21094-0549
517989353	Email/Text: enotifications@santanderconsumerusa.com	Feb 29 2024 21:22:00	Santander Consumer USA, Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
518021925	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 29 2024 21:22:00	Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
517989354	Email/Text: jboehler@shorememorial.org	Feb 29 2024 21:22:00	Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517989339	##	Gateway One Lending, 3818 E Coronado St Ste 100, Anaheim, CA 92807-1620
518003500	##+	Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808-1225
517989342	##	KML Law Group, 216 Haddon Ave # 406, Westmont, NJ 08108-2812
517989355	##	Township of Middle EMS, PO Box 476, Cape May Court House, NJ 08210-0476

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Feb 29, 2024

Form ID: 3180W

Total Noticed: 41

TOTAL: 0 Undeliverable, 0 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor J.G. Wentworth Home Lending LLC. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Robert P. Saltzman	on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victoria A. Steffen	on behalf of Debtor Sharon L. McNeal-Silnicki vsteffen@verizon.net g30369@notify.cincompass.com;steffen.victoriab128274@notify.bestcase.com

TOTAL: 8